

SUBSTITUTION OF TRUSTEE

WHEREAS, on May 3, 2002, Tarcha C. Hurley, unmarried executed a deed of trust to Holcomb & Dunbar Law, Trustee for the benefit of First Franklin Financial Corporation, which deed of trust is recorded in Deed of Trust Book 1501 at Page 0046 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 75, Section A, Brook Hollow Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, National City Bank is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

Underwood

NOW THEREFORE, National City Bank does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

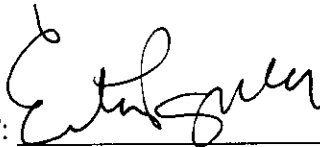
WITNESS THE SIGNATURE of National City Bank by its attorney in fact Home Loan Services, Inc. acting by and through its duly authorized officer, this the 16 day of October, 2008.

National City Bank BY: Home Loan Services, Inc. its Attorney-in-Fact

BY: 
Daniel A. Richard

TITLE: AVP Foreclosure Manager
for Home Loan Services, Inc.
as Attorney in Fact

ATTEST:



Eileen Papariella AVP-REO
Manager for Home Loan Services,
Inc. as Attorney in Fact

STATE OF PennsylvaniaCOUNTY OF Allegheny

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Daniel A. Richard and Eileen Papariella, known to me to be the AVP Foreclosure Manager and AVP-REO Manager, respectively of the said Home Loan Services, Inc. as attorney in fact for National City Bank who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, in said representative capacity, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 16 day of Oct, 2008.

Jennifer Marie Dix
NOTARY PUBLIC

My commission expires:

6/7/11

Prepared by:
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